

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michael Ruff
Rochelle Fackler
Debtor(s)

Case No. 18 B 06563

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/07/2018.
- 2) The plan was confirmed on 05/17/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/23/2018.
- 5) The case was Dismissed on 10/11/2018.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,600.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$2,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,194.97
Court Costs	\$0.00
Trustee Expenses & Compensation	\$117.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,311.97

Attorney fees paid and disclosed by debtor: \$400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Istprogress/Istequity	Unsecured	180.00	NA	NA	0.00	0.00
ACI	Unsecured	109.60	NA	NA	0.00	0.00
Allied Interstate	Unsecured	766.35	NA	NA	0.00	0.00
AMERICA'S FI	Unsecured	0.00	NA	NA	0.00	0.00
Americredit Financial Ser Inc	Secured	12,178.00	12,212.71	12,212.71	660.41	142.61
Beal Bank	Secured	0.00	1,050.00	1,050.00	0.00	0.00
Beal Bank	Secured	170,212.29	175,598.23	175,598.23	0.00	0.00
Beal Bank	Secured	40,000.00	51,940.73	51,940.73	0.00	0.00
Capital Management Services	Unsecured	721.01	NA	NA	0.00	0.00
CAPITALONE	Unsecured	1,145.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	541.60	1,200.00	1,200.00	0.00	0.00
City of Country Club Hills	Unsecured	1,400.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	325.56	728.13	728.13	0.00	0.00
CREDIT ONE BANK NA	Unsecured	1,173.19	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
Fawn Ridge Condominium Association	Secured	9,700.00	13,113.13	9,700.00	485.01	0.00
Fawn Ridge Condominium Association	Unsecured	NA	3,413.13	3,413.13	0.00	0.00
First Midwest Bank	Unsecured	578.49	NA	NA	0.00	0.00
Greenline Loans	Unsecured	400.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	0.00	1,997.25	1,997.25	0.00	0.00
Internal Revenue Service	Priority	14,043.74	2,317.31	2,317.31	0.00	0.00
Internal Revenue Service	Unsecured	23,352.47	40,604.10	40,604.10	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	1,302.89	1,275.76	1,275.76	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	721.01	980.22	980.22	0.00	0.00
MAROON FINANCIAL CREDI	Unsecured	0.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	943.00	968.95	968.95	0.00	0.00
Nicor Gas	Unsecured	722.02	808.42	808.42	0.00	0.00
Resurgence Capital LLC	Unsecured	1,303.54	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	1,303.00	1,351.04	1,351.04	0.00	0.00
Resurgent Capital Services	Unsecured	766.00	790.49	790.49	0.00	0.00
Santander Consumer USA	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Santander Consumer USA	Unsecured	0.00	NA	NA	0.00	0.00
SunTrust Bank	Unsecured	109.00	NA	NA	0.00	0.00
TIAA Financial Services	Unsecured	600.00	NA	NA	0.00	0.00
Van Ru Credit Corp	Unsecured	180.72	NA	NA	0.00	0.00
Williamson and Brown LLC	Unsecured	0.00	520.00	520.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$175,598.23	\$0.00	\$0.00
Mortgage Arrearage	\$51,940.73	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,212.71	\$660.41	\$142.61
All Other Secured	\$10,750.00	\$485.01	\$0.00
TOTAL SECURED:	\$250,501.67	\$1,145.42	\$142.61
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,317.31	\$0.00	\$0.00
TOTAL PRIORITY:	\$2,317.31	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$54,637.49	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,311.97</u>	
Disbursements to Creditors	<u>\$1,288.03</u>	
TOTAL DISBURSEMENTS :		<u>\$2,600.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/11/2019

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.